Case 16-34364 Doc 1 Filed 10/27/16 Entered 10/27/16 16:42:03 Desc Main Page 1 of 10 Fill in this information to identify your case: FILED UNITED STATES BANKRUPTCY COURT United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Northern District of Illinois OCT 27 2016 Case number (If known): Chapter you are filing under:
Chapter 7 Chapter 11 JEFFREY P. ALLSTEADT, CLERK Chapter 12 ☐ Check if this is an ☐ Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name First name

Middle name

Bull NGSCED Write the name that is on your government-issued picture identification (for example, First name your driver's license or passport). Middle name Bring your picture identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name vears Include your married or Middle name Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name 3. Only the last 4 digits of xxx - xx - 3 1 3 1 your Social Security number or federal Individual Taxpayer 9 xx - xx -9 xx - xx -\_\_\_\_\_ Identification number (ITIN)

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	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in	☐ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
the last 8 years Include trade names and	Business name	Business name
doing business as names	Business name	Business name
	EIN	EIN -
	EIN	EIN -
Where you live		If Debtor 2 lives at a different address:
	10834 5 Rhoves	Number Street
	Chicago Pu 60698  Cook	City State ZIP Code
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
NJ PARISHA A A A A A A A A A A A A A A A A A A	City State ZIP Code	City State ZIP Code
hy you are choosing is district to file for	Check one:	нения положения на применения
ankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1

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$\square_{\Delta}$	htor	1

First Name	Middle Name	Last Name	Case number (if known)
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Ī	Part 2: Tell the Court Abo	ut Your	Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	are choosing to file under	Chapter 7							
:	under	/\	apter 11						
		☐ Cha	☐ Chapter 12						
		☐ Cha	apter 13						
8.	How you will pay the fee	<ul> <li>I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.</li> <li>I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).</li> <li>□ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.</li> </ul>							
9.	Have you filed for bankruptcy within the last 8 years?	Ø No □Yes.			When	MM / DD / YYYY	Case number  Case number		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business	No Yes.			When		Relationship to you  Case number, if known		
	partner, or by an affiliate?						Relationship to you  Case number, if known		
111.	Do you rent your residence?	☐ Yes.	residence? No. Go to Yes. Fill o	dlord obtained an e line 12. out <i>Initial Statemen</i> ruptcy petition.	t About an E		and do you want to stay in your  Against You (Form 101A) and file it with		

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Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention	г.	L4 4	0400 10 040	0-1 -	Document	Page 4 of 10	
12. Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a business you operate as an individual, and is not a set as an individual, and is not a separate sheet and attach it to this petition.    City	DE	DIOF I	First Name Middle Na	me	Last Name	Case number (if known)	
of any full- or part-time business?  A sole propretorship is a business you operate as an individual, and is not a separate legel entity such as a corporation, partnership, or LLC.  If you have more than one sole propretorship, use a separate sheet and attach it to this petition.  City  Check the appropriate box to describe your business:    Health Care Business (as defined in 11 U.S.C. § 101(27A))   Single Asset Roal Estate (as defined in 11 U.S.C. § 101(51B))   Commodity Broker (as defined in 11 U.S.C. § 101(51B))   Commodity Broker (as defined in 11 U.S.C. § 101(51B))   Commodity Broker (as defined in 11 U.S.C. § 101(51B))   Commodity Broker (as defined in 11 U.S.C. § 101(51B))   None of the above  If you are filling under Chapter 11, the court must know whether you are a small business debtor so that if can supportive deadlines. If you indicate that you are a small business debtor so that it can support the deadlines and are you a small business debtor according to the definition of small business debtors see  11 U.S.C. § 101(51D).  No. Lam not filling under Chapter 11.   No. Lam not filling under Chapter	P	art 3:	Report About Any	Busines	sses You Own as a Sole Pro	pprietor	
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.  If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.  Check the appropriate box to describe your business:  Check the appropr	12						
business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.  If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.  City = State			-	☐ Ye	s. Name and location of business		
If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.    City	business individua separate a corpora	you operate as an , and is not a legal entity such as					
Clip  Check the appropriate box to describe your business:    Health Care Business (as defined in 11 U.S.C. § 101(27A))   Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))   Stockbroker (as defined in 11 U.S.C. § 101(53A))   Commodity Broker (as defined in 11 U.S.C. § 101(6))   None of the above    13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your are an expression of operations, cash-flow statement, and federal income tax return or any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).   No.   I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   What is the hazard?   What is the hazard?   What is the hazard?   Where is the property? Where is the property? Where is the property?		If you have sole prop separate	rietorship, use a sheet and attach it				
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11 U.S.C. § 101(51D).  Where is the property?  Where is the property?  Where is the property?							
Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention  4. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?				₩ No.	I am filing under Chapter 11, but the Bankruptcy Code.	I am NOT a small business debtor according to the definition in	
4. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  What is the hazard?  If immediate attention is needed, why is it needed?  Where is the property?				☐ Yes.	I am filing under Chapter 11 and Bankruptcy Code.	I am a small business debtor according to the definition in the	
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City

ZIP Code

State

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Debtor 1

Document

Case number (if known)

Part 5:

### **Explain Your Efforts to Receive a Briefing About Credit Counseling**

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

	Deb	

You must check one:

YI received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

u	I am not required to receive a briefing a	bout
	credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

#### I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-34364 Doc 1 Filed 10/27/16 Entered 10/27/16 16:42:03 Desc Main Document Page 6 of 10

Dah	tor	1

	t 6: Answer These Que	stions for Reporting Purp	oses	
	What kind of debts do you have?	16a. Are your debts prim as "incurred by an indivi	narily consumer debts? Consumer de dual primarily for a personal, family, or ho	obts are defined in 11 U.S.C. § 101(8) usehold purpose."
		Yes. Go to line 17.		
		16b. Are your debts prim money for a business or	arily business debts? Business debts investment or through the operation of the	s are debts that you incurred to obtain
		☐ No. Go to line 16c. ☐ Yes. Go to line 17.		o business of investment.
		16c. State the type of debts y	ou owe that are not consumer debts or bu	siness debts.
	are you filing under Chapter 7?	☐ No. I am not filing under	Chapter 7. Go to line 18.	THE CONTROL OF THE STATE OF THE
a e: a: a: a:	o you estimate that after ny exempt property is xcluded and dministrative expenses re paid that funds will be vailable for distribution	Yes. I am filing under Cha administrative expen- No Yes	pter 7. Do you estimate that after any exer ses are paid that funds will be available to	mpt property is excluded and distribute to unsecured creditors?
4-comments	o unsecured creditors?	The state of the s	中的中心大型的表面的《《《《本》代表》是不是一种企业的《《本》的《《本》的《本》的《本》的《本》的《本》的《本》的《本》的《本》的《	
ye	ow many creditors do ou estimate that you we?	1-49 50-99 100-199 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
es	ow much do you stimate your assets to e worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
es	ow much do you stimate your liabilities be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion
11	72 Sign Below	\$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion
ry	⁄ou	I have examined this petition, a correct.	and I declare under penalty of perjury that	the information provided is true and
		If I have chosen to file under C of title 11, United States Code under Chapter 7.	hapter 7, I am aware that I may proceed, I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed
		this document, I have obtained	nd I did not pay or agree to pay someone I and read the notice required by 11 U.S.C	. § 342(b).
		I understand making a false sta	vith the chapter of title 11, United States Catement, concealing property, or obtaining sult in fines up to \$250,000, or imprisonme	money or property by fraud in connection
		Signature of Debtor 1	Rely x	- (C)-lu-0
		and remains or monthly 1 (	, a signature	e of Debtor 2

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otor 1	First Name	Middle Name	Last Name	Case	e number (if known)	
presente	torney, if y		to proceed under Chapter 7, 11, 1 available under each chapter for with a notice required by 11 U.S.C. §	2, or 13 of title 11, United hich the person is eligible 342(b) and, in a case in w	States Code, a . I also certify t hich & 707(h)(a	hat I have delivered to the debtor(s)
an attor	ot represe ney, you do this page.	o not	X Signature of Attorney for Debtor	information in the schedu	lles filed with th	e petition is incorrect.  IO / 27 25 /L  MM / DD / YYYY
			CLIHOR BI	llwogles		
			Firm name  Number Street			
			City		State	ZIP Code
			Contact phone		Email address	
			Bar number		State	

Case 16-34 Debtor 1  Case 16-34 Debtor 1  First Name	Hame Doc 1 Filed 10/27/16 Entered 10/27/16 16:42:03 Desc Main Page 8 of 10  Case number (if known)
For you if you are filing the pankruptcy without an ittorney	The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.
you are represented by an attorney, you do not leed to file this page.	To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.
	You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.
	If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.
	Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?  No Yes
	Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?  No Yes
	Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?  No  Yes. Name of Person
	By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.
	Signature of Debtor 1  Date  10/26/2016  Date  Date
	Contact phone Cell phone Cell phone
	Email address C4210646Cgm14 Email address

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:	)	
	)	
	)	Cara Nia
Debtor (s)	)	Case No.
	)	Chapter
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	)	

## List of Creditors

POBOY 30281 SALT MKE CITY UT SCIISO	CREDIT CARD 54900	
goldmand GRANT 205 West RANDOLPH SULT 1/172 Class 711	24,512.52	
CITY Of Chicago RU Dept of WATER	ACCH 2067	
Pro Bot 6330 Chryslu  Cittor Chilys Dept of  Find Anier por 88292	60630 Decount # 5184124580	<b>.</b>
SOCIAL SECURITY 9718 COTTAGO GROVE Chicago Ill 60628	Account \$ 326-70-31	37

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Christil Capital Post uprt 76/218 Fort uprt 7x 16/61	DCCT# 3796478